

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

PLUMBERS' & PIPEFITTERS' LOCAL
#562 SUPPLEMENTAL PLAN & TRUST,
et al., On Behalf Of Themselves And All
Others Similarly Situated,

Plaintiffs,

v.

J.P. MORGAN ACCEPTANCE
CORPORATION I, et al.,

Defendants.

Case No. 08-cv-1713 (PKC) (WDW)

ECF CASE

CLASS ACTION - CONSOLIDATED

EXHIBIT A-3

SUMMARY NOTICE

TO: ALL PERSONS OR ENTITIES WHO PURCHASED OR OTHERWISE ACQUIRED CERTIFICATES (AS DEFINED HEREIN)¹ PURSUANT OR TRACEABLE TO THE FOLLOWING OFFERINGS AND WERE DAMAGED THEREBY:

J.P. Morgan Alternative Loan Trust 2006-A1; J.P. Morgan Alternative Loan Trust 2006-A2; J.P. Morgan Alternative Loan Trust 2006-A3; J.P. Morgan Alternative Loan Trust 2006-A4; J.P. Morgan Alternative Loan Trust 2006-A5; J.P. Morgan Alternative Loan Trust 2006-A6; J.P. Morgan Alternative Loan Trust 2006-A7; J.P. Morgan Alternative Loan Trust 2006-S1; J.P. Morgan Alternative Loan Trust 2006-S3; J.P. Morgan Alternative Loan Trust 2006-S4; J.P. Morgan Mortgage Acquisition Trust 2006-CH2; J.P. Morgan Mortgage Acquisition Trust 2006-HE3; J.P. Morgan Mortgage Acquisition Trust 2006-RM1; J.P. Morgan Mortgage Acquisition Trust 2006-WF1; J.P. Morgan Mortgage Acquisition Trust 2007-CH1; J.P. Morgan Mortgage Acquisition Trust 2007-CH2; J.P. Morgan Mortgage Trust 2006-A1; J.P. Morgan Mortgage Trust 2006-A3; J.P. Morgan Mortgage Trust 2006-A4; J.P. Morgan Mortgage Trust 2006-A5; J.P. Morgan Mortgage Trust 2006-A6; J.P. Morgan Mortgage Trust 2006-A7; J.P. Morgan Mortgage Trust 2006-S2; J.P. Morgan Mortgage Trust 2007-A1; J.P. Morgan Mortgage Trust 2007-A2; J.P. Morgan Mortgage Trust 2007-S1 (the "Offerings") (the "Class"). CERTAIN PERSONS AND ENTITIES, SUCH AS CERTAIN PERSONS AND ENTITIES THAT HAVE SEPARATELY ASSERTED AND/OR PURSUED THEIR CLAIMS AGAINST DEFENDANTS, ARE EXCLUDED FROM THE DEFINITION OF THE CLASS, AS SET FORTH IN DETAIL IN THE STIPULATION.

PLEASE READ THIS NOTICE CAREFULLY. YOUR RIGHTS WILL BE AFFECTED BY A CLASS ACTION LAWSUIT PENDING IN THIS COURT.

YOU ARE HEREBY NOTIFIED, pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Eastern District of New York, (i) of the pendency of this action asserting claims against J.P. Morgan Securities Inc., J.P. Morgan Acceptance Corporation I, and certain other individual defendants, relating to the sale of mortgage-backed securities (the "Action") as a class action on behalf of the persons and entities described above (the "Class"), except for certain persons and entities who are excluded from the Class by definition; and (ii) that a settlement of the Action for \$280 million in cash has been proposed. A hearing will be held on July 24, 2014, at 10:00 AM, before the Honorable Pamela K. Chen, at the United States District Court for the Eastern District of New York, 225 Cadman Plaza East, Brooklyn, New York 11201, Courtroom 4F: (a) to determine whether the proposed Settlement on the terms and conditions provided for in the Stipulation is fair, reasonable, and adequate and should be approved by the Court; (b) to determine whether the Order and Final Judgment as provided for under the Stipulation should be entered, dismissing the Action, on the merits and with prejudice, and to determine whether the release by the Class of the Released Claims against the Released Parties, as set forth in the Stipulation, should be ordered; (c) to

¹ "Certificate" means each publicly-offered certificate issued in one of the Offerings pursuant or traceable to Defendants' registration statements dated July 29, 2005 (as amended) and December 7, 2005 (as amended) (the "Registration Statements"), and to the prospectus and prospectus supplements that were used to offer or sell each Certificate (together with the Registration Statements, the "Offering Documents"). The CUSIP numbers for the Certificates are set forth in Table A to the Plan of Allocation, which is available on the Settlement website www.jpmmcertainsettlement.com.

determine whether the proposed Plan of Allocation for distribution of the Net Settlement Fund is fair and reasonable and should be approved by the Court; (d) to determine whether the application by Lead Counsel for an award of attorneys' fees and reimbursement of Litigation Expenses incurred should be approved; and (e) to rule upon such other matters as the Court may deem appropriate.

IF YOU ARE A MEMBER OF THE CLASS DESCRIBED ABOVE, YOUR RIGHTS WILL BE AFFECTED BY THE PENDING ACTION AND THE SETTLEMENT, AND YOU MAY BE ENTITLED TO SHARE IN THE SETTLEMENT FUND. If you have not yet received the full printed Notice of Pendency of Class Action and Proposed Settlement, Final Approval Hearing, and Motion for Attorneys' Fees and Reimbursement of Litigation Expenses (the "Notice") and Proof of Claim Form (the "Claim Form"), you may obtain copies of these documents by contacting the Claims Administrator:

JP Morgan RMBS Settlement
c/o Garden City Group
P.O. Box 35120
Seattle, WA 98124-5120
Toll-free number: (877) 900-6285

Copies of the Notice and Claim Form can also be downloaded from the website maintained by the Claims Administrator, www.jpmcertificatesettlement.com, or from Lead Counsel's websites, www.blbglaw.com or www.wolfpopper.com.

If you are a Member of the Class, in order to be potentially eligible to share in the distribution of the Net Settlement Fund, you must submit a Claim Form postmarked no later than September 9, 2014. If you are a Member of the Class and do not exclude yourself from the Class, you will be bound by any judgment entered in the Action whether or not you make a Claim. To exclude yourself from the Class, you must submit a request for exclusion such that it is *received* no later than July 3, 2014, in accordance with the instructions set forth in the Notice. Any objections to the proposed Settlement, Plan of Allocation, certification of the Class and/or Lead Counsel's application for attorneys' fees and reimbursement of Litigation Expenses must be filed with the Court and delivered to Lead Counsel and counsel for Defendants such that they are *received* no later than July 3, 2014, in accordance with the instructions set forth in the Notice. If you are a Member of the Class and do not submit a proper Claim Form, you will not share in the Settlement Fund but you will nevertheless be bound by the Judgment of the Court.

PLEASE DO NOT CONTACT THE COURT OR THE CLERK'S OFFICE REGARDING THIS NOTICE. Inquiries, other than requests for the Notice and Claim Form, may be made to Lead Counsel:

David R. Stickney, Esq.
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(866) 648-2524

-or-

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845 Third Avenue, 12th Floor
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(212) 759-4600

By Order of the Court